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October 20, 2017

Mr. Marc D. Cabrera, Esq.  
Locke Lord, LLP  
2200 Ross Ave. Suite 2800  
Dallas, TX 75201

**VIA FAX ONLY TO (214) 740-8800**

**In Re:      *LEEROY M. MYERS AND BARBARA C. MYERS v. DITECH  
FINANCIAL, LLC and FANNIE MAE, CIVIL ACTION 4:16-  
CV-01053, SOUTHERN DISTRICT OF TEXAS, HOUSTON  
DIVISION***

Dear Mr. Cabrera:

Ditech is now on notice that in addition to repairs for the flood damage the property is in need of mold remediation. Please make sure they disclose that to any potential purchaser.

This is the fourth request since September 14, 2017, to see if there is a compromise principal balance amount your client will agree to so this can be turned into a performing loan instead of becoming a property in need of demolition. The first three remain unacknowledged and unanswered. If there is no agreement then your client's failure to respond will only guarantee it a larger loss.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Ira D. Joffe', with a stylized flourish at the end.

Ira D. Joffe, Esq.

IJ/ms